Board of Education and Town

DRAFT

Monthly Health Insurance Reserve Report

Cash Flow Analysis - May 2026

	BOE	Town	Balance
Balance 4/30/26	(9,629.44)	361,279.87	351,650.43
Employer Contribution*	946,528.98		
Sewer & Water			
Café April & May	14,228.62		
Employee Contributions**	154,644.06	24,568.43	
Interest	1,349.93	449.98	
Employer HSA contributions			
Third Party Admininstrator Fees	(2,210.00)	(565.50)	
Aegle Capital Stop Loss			
H&M Billing Stop Loss	(69,839.16)	(17,082.96)	
HM Stop Loss Reimb	193,485.39		
Administrative Costs	(8,424.00)	(2,046.54)	
RX	43,052.88		
Claims (thru 5/31/26)	(419,266.79)	(86,827.82)	
Balance 5/31/26	843,920.47	279,775.46	1,123,695.93

* The employer portion is determined at the start of year and divided by 12 so each month the contribution will be the same.

** Employees portion of the health insurance premium collected for the month

***Reconciled TD Bank Account 7683